

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application No. : 10/083,250  
Applicant : Geoffrey Stiff et al.  
Filed : February 27, 2002  
TC/A.U. : 3694  
Examiner : Matthew Osbourne  
  
Docket No. : 52493.000251  
Title : METHOD AND SYSTEM FOR GUARANTEEING MINIMUM  
: PERIODIC RETIREMENT INCOME PAYMENTS USING AN  
: ADJUSTMENT MODULE  
:  
Customer No. : 21967

Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

**RESPONSE TO OFFICE ACTION**

Sir:

Responsive to the Office Action dated September 6, 2007, Applicant remarks as follows: